

STATE OF WASHINGTON



OFFICE OF INSURANCE COMMISSIONER

BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF WASHINGTON

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In the Matter of) No. D 2000 - 25

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**Cascade Title Company of Clark
County, Inc.**, Vancouver,
Washington

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STIPULATIONS, FINDINGS,
CONSENT AND ORDER

an unlicensed agent.

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BEFORE THE INSURANCE COMMISSIONER

OF THE STATE OF WASHINGTON

Cascade Title Company of Clark County, Inc., is acting as an insurance agent in the State of Washington, and is therefore governed by Title 48 RCW.

This administrative action is based on allegations by the Commissioner's staff that Cascade Title Company of Clark County, Inc. violated RCW 48.17.060, by the activity described in the following numbered paragraphs. To resolve only the issues identified in the following numbered paragraphs, to eliminate the necessity for a hearing, and a negotiated settlement of the Commissioner's allegations, Cascade Title Company of Clark County, Inc. has voluntarily executed the Consent to Order contained herein and stipulate to the entry of the Order contained herein.

STIPULATIONS

1. RCW 48.17.060 provides that no person shall act as an insurance agent unless licensed therefor by the Commissioner.

2. Beginning on or about an unknown date until the date of this order Cascade Title Company of Clark County, Inc. has conducted business as a title insurance agent in the State of Washington without having received a license from the Commissioner.

FINDINGS

1. The Commissioner finds that Cascade Title Company of Clark County, Inc., by and through the conduct described above, has violated RCW 48.17.060.
2. The Commissioner further finds that RCW 48.17.530 authorizes the Commissioner to refuse to issue a license as an insurance agent to Cascade Title Company of Clark County, Inc. for failing to comply with either the provisions of Title 48 RCW or the regulations promulgated thereunder.
3. The Commissioner further finds that RCW 48.17.560 authorizes, that in lieu of the refusal to issue a license as an insurance agent, the Commissioner may assess a fine of not more than \$1,000 for each and every violation of Title 48 RCW or the regulations promulgated thereunder.

CONSENT TO ORDER

In order to resolve this matter, Cascade Title Company of Clark County, Inc. consents to pay the sum of One Thousand Dollars and 00/100 (\$1,000).

In order to resolve this matter, Cascade Title Company of Clark County, Inc. voluntarily consents to the following order, with the understanding that the sum paid by Cascade Title Company of Clark County, Inc. is a condition of the issuance of a license to Cascade Title Company of Clark County, Inc., for the conduct described herein.

Based on the above and foregoing stipulations, Cascade Title Company of Clark County, Inc. acknowledges its duty and obligation to fully comply with the applicable laws and regulations of the State of Washington.

Signed this 23rd day of March, 2000.

CASCADE TITLE COMPANY OF CLARK COUNTY,
INC.

By: _____

(signature)

Its: _____

(title)

ORDER

IT IS ORDERED that pursuant to RCW 48.17.530 and RCW 48.17.560 and the foregoing Stipulations, Findings, and Consent to Order, Cascade Title Company of Clark County, Inc. pay the amount of One Thousand Dollars and 00/100 (\$1,000), for the activity described in the foregoing Stipulation.

IT IS FURTHER ORDERED that in the event that this sum is not paid within 30 days from the date of this order, the Insurance Commissioner shall revoke the license of Cascade Title Company of Clark County, Inc. and the fine will be recoverable in a civil action brought on behalf of the Insurance Commissioner by the Attorney General, pursuant to RCW 48.05.185.

Signed this 23rd day of March, 2000.

DEBORAH SENN

Insurance Commissioner

By:

WILLIAM E. FRANSEN

Deputy Commissioner